

Attorney Docket 072955-0101

#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Hiroyuki OTA

Title:

SYSTEM FOR COMPUTING PROBABILITY DISTRIBUTION OF LOAN

LOSSES

Appl. No.:

09/540,890

Filing Date: 03/31/2000

Examiner:

S. Snapp

Art Unit:

3624

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DEC 0 8 2003

**GROUP 3600** 

## **AMENDMENT TRANSMITTAL**

### Mail Stop NON-FEE AMENDMENT

Commissioner for Patents PO Box 1450 Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith is an Amendment and Reply in the above-identified application.

Small Entity status under 37 C.F.R. § 1.9 and § 1.27 has been established by a previous assertion of Small Entity status.

[ ] Assertion of Small Entity status is enclosed.

[X] The fee required for additional claims is calculated below:

Claims As Amended		Previousl Paid For	•	Extra Claims Present		Rate		Additional Claims Fee
22	-	22	=	0	x	\$18.00	<b>=</b>	\$0.00
10	-	10	=	0	x	\$86.00	=	\$0.00
First pres	entati	ion of any	Multiple 1	Dependent Claims:	+	\$290.00	=	\$0.00
				CLAI	MS :	FEE TOTAL	=	\$0.00

<sup>[]</sup> Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

[]	Extension for response filed within the first month:	\$110.00	\$0.00
[]	Extension for response filed within the second month:	\$420.00	\$0.00
[]	Extension for response filed within the third month:	\$950.00	\$0.00
[]	Extension for response filed within the fourth month:	\$1,480.00	\$0.00
[]	Extension for response filed within the fifth month:	\$2,010.00	\$0.00
	EXTENSION FE	E TOTAL:	\$0.00
[]	Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	\$110.00	\$0.00
	CLAIMS, EXTENSION AND DISCLAIMER FE	E TOTAL:	\$0.00
[]	Small Entity Fees Apply (subtract 1/2	of above):	\$0.00
	TC	OTAL FEE:	\$0.00

- Please charge Deposit Account No. 19-0741 in the amount of \$0.00. A duplicate copy [ ] of this transmittal is enclosed.
- [ ] A check in the amount of \$0.00 is enclosed.
- [X] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date December 3, 2003

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#### AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111

### Mail Stop NON-FEE AMENDMENT

Commissioner for Patents PO Box 1450 Alexandria, Virginia 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated September 3, 2003, concerning the above-referenced patent application.

Amendments to the Abstract are presented as a substitute Abstract attached to this document to replace the previously submitted Abstract.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Amendments to the Drawings begin on page 11 of this document, and include an attached replacement drawing sheet and an annotated sheet showing changes.

Remarks/Arguments begin on page 12 of this document.

Please amend the application as follows: